

4,121.56

This is all we
got to spend

✓ NC Bank gave us 202,972.13

When we should have got 465,00.00

Bruce Brown took 255,00.00 What did
Bruce do with it New Tigoli Bank said

if you would have got 465,00.00 ~~check~~
check & just get what you need, Watch

was 100,00.00 yet Are project was 50,00.00

you would have all of This Mess

This is all Bruce Brown doing.

Bruce gave us 79,00.00 Trust to

Spend, Bruce sat down at a table and wrote out 39,000.00 in bills and gave me 46,000.00 for cows. That's all we got And Bruce Brown was suppose to give us 20,000.00 and only liked I said 9,000.00 The thing is UNC Bank & Bruce Brown never came out to the Farm to sign papers or docketment we when to records of deeds and we don't sign 465,000.00 209,000.00 9,000.00 or 39,000.00 The only

8 parate

one we sign was 150,00, Which Brown
ripe out of 200,00,00 and made a Loan
of 150,00,00 and 50,00,00 was left and
made a 80,00 Loan then he had 70,00,00
of Bruce sit down at a table and wrote out
39, but when and spend

Bruce took a
Land preservation and
put it in Blue Bell and
The BBT & Fulton Bank
Where is it now

Scrad money in Banks Fraud said he
payed the milk tank, Took Robert Molts
Cow money and didn't have a loan on those
cows. Bruce ~~spends~~ ^{8 parate} money to make

This is all we spend

There is Fraud, scan, sign are
name, separate to made more loans

There taking this Farm away
from are 4 Boys & 8 grandchildren
Stop this sale

This is all Larry and I got out of
465, We have all the checks to this

TO BE USED FOR DEPOSIT TRANSACTIONS ONLY

CATHLEEN R. WISSER
LARRY L. WISSER
8149 BAUSCH ROAD
NEW TRIPOLE, PA 18056

DATE _____

LIST OF CHECKS
List
Check #
Amount

☐ CASH
INCLUDING COINS

TOTAL
AMOUNT

CHECKS
TOTAL

AMERICAN BANK
Allentown, Pennsylvania
www.pcbank.com 888-356-6622

BR: 2
ACCT#: 1000374100 Post Net: 51-55-705 13
Timestamp: 0805-2016 0702.972.13
REF ABT: 232,972.13

100313029971: 1000396100N

This is all I got out of 465,000 Bruce got 25,300
200 + 200, 150, 150, 150, 124, 615 Land preservation
39 community bonds 39 outgo Bank 39 UNC Bank
39 Bruce doesn't come forward FOIA Let's subpoena



1-800-862-6200

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Commercial Account Statement

1 OF 1

Beginning November 01, 2008
through November 30, 2008

US059 BR627

7 1

FARM SERVICE AGENCY
CATHLEEN R WISSER
1238 COUNTY WELFARE RD STE 240
LEESPORT PA 19533

RECEIVED
DEC 08 2008
County FBA

Bruce could sit down at my Table But what about
write these A 1 million 126,000.00

Commercial Checking

SUMMARY

Balance Calculation

Previous Balance 90,000.00
Checks 79,406.14
Debits .00
Deposits & Credits .00
Current Balance 10,593.86

Bruce sit at my table a
wrote out 79, I had the
checks But Event Cook took
them

FARM SERVICE AGENCY
CATHLEEN R WISSER
Municipal Checking
622126-808-0

Previous Balance
90,000.00

TRANSACTION DETAILS

Checks* There is a break in check sequence

Check #	Amount	Date
1001	4,109.39	11/04
1003*	15,000.00	11/25
1004	5,465.00	11/04
1005	5,824.84	11/04

Check #	Amount	Date
1007*	5,192.84	11/04
1008	3,814.07	11/03
1009	40,000.00	11/26

expense hauling
this one I got

These are the checks Bruce & Amy + me sit down
at my table and wrote out.

Total Checks 79,406.14
Current Balance 10,593.86

Daily Balance

Date	Balance	Date	Balance
11/03	86,185.93	11/25	50,593.86
11/04	65,593.86	11/26	10,593.86

NEWS FROM CITIZENS

--Give Help. Give Hope. Be Inspired. Please join us in saluting our new Champions In Action at citizensbank.com/community.

1500.00
4109.39
19109.39
3814.07
22923.46

5,465.00
5,824.84
5,192.84
15482.68

22923.46
15482.68
38406.14
40000.00
78406.14

Bruce took 10, along
at all of them up total
79,000.00
and the 40, when for cour
81406.14
78406.14
10593.86 left

I did Bruce + Amy with 10

Combine 1996 14,000 Just 40301300.00 15 year
LARRY S. Pads Farm 1989 95,000.00
money came out of Land O Lakes checks Larry milk pay

Made Loans
in this Bank
we did sign and
don't know about
Both Banks
Bruce is try to say he paid all of the loans

Loan 44-01 closed 11/10/2004 - \$150,000 approved as follows:

- \$14,000 to purchase cows
- \$6,000 tractor repair
- \$130,000 to refinance Blue Ball Bank

The following advances were made via paper check payable to Cathleen R. Wisser:

- 11/1/2004 - \$99,000
- 11/10/2004 - \$50,999
- 11/19/2004 - \$1

Bruce Spend

Bruce Spend

Loan 41-02 closed 8/8/2005 - \$200,000 approved for construction of new dairy barn. Union National Bank financed purchase of milking parlor, remainder of barn construction and purchase of additional cows.

The following advances were made to a Union Nat'l supervised bank account:

- 9/15/2005 - \$1
- 9/21/2005 - \$248,880.43, funds from Union Nat'l Bank
- 10/28/2005 - \$75,000
- 12/14/2005 - \$50,000
- 1/24/2006 - \$74,999

Loan 44-03 closed 12/21/2006 - \$40,000 approved for 15 cows and additional heifers/cows

The following advances were sent to a Citizen's Bank supervised bank account:

- 12/26/2006 - \$1
- 3/30/2007 - \$39,999

Loan 44-04 was a result of restructuring 44-01 on 12/21/2006

Loan 41-05 was a result of restructuring 41-02 on 12/21/2006

Loan 44-06 closed on 10/29/2008 - \$90,000 approved as follows:

- \$60,000 to purchase 30 cows
- \$30,000 to refinance debts

54,350. of David W. Weidenhammer that he rolled
The following advances were sent to a Citizen's Bank supervised bank account:

- 10/22/2008 - \$90,000

Loan 44-07 closed 7/2/2010 - \$30,000 to purchase 20 additional cows

The following advances were sent to a Citizen's Bank supervised bank account:

- 7/3/2010 - \$30,000

Loan 41-08 was a result of restructuring 41-05 on 7/2/2010

Loan 44-09 was a result of restructuring 44-03 on 7/2/2010

New Tropical
Bank said
you don't need this
he roll it up but not saying
what Bruce did with it

This is what I ask
I check it out twice
at Kahr town Citizen Bank

Did Bruce take the 4000.00 he
gave me
in my hands
from the
90,000.00
Citizen Bank
said
I
can't
talk
for
him.

I only spend 79,000.00 Bruce took 11,000 out my house down
I only see one check 2,518.86

FSA-2026 (04-08-10)

Page 2 of 3

13. Any amount advanced or expended by the Government for the collection of this note or to preserve or protect any security for the loan or otherwise expended under the terms of any security agreement or other instrument executed in connection with the loan evidenced by this note, at the option of the Government shall become a part of and bear interest at the same rate as the principal of the debt evidenced by this note and be immediately due and payable by the Borrower to the Government without demand.
14. Every payment made on any indebtedness evidenced by this note shall be applied according to priorities set in 7 CFR Part 765, or any successor regulation.
15. Prepayment of scheduled installments, or any portion of these installments, may be made at any time at the option of the Borrower. Refunds and extra payments shall, after payment of interest, be applied to the last installments to become due under this note and shall not affect the obligation of the Borrower to pay the remaining installments as scheduled in this note.
16. Property constructed, improved, purchased, or refinanced in whole or in part with the loan evidenced by this note shall not be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government. Unless the Government consents otherwise in writing, the Borrower will operate such property as a farm.
17. If "Debt Write Down," "Consolidation," "Rescheduling," or "Reamortization" is indicated in Item 9, this note is given to consolidate, reschedule or reamortize, but not in satisfaction of, the unpaid principal and interest on the following described notes or assumption agreements under new terms:

(a) FUND CODE/ LOAN NO.	(b) FACE AMOUNT	(c) INTEREST RATE	(d) DATE (MM-DD-YYYY)	(e) ORIGINAL BORROWER	(f) LAST INSTALL. DUE (MM-DD-YYYY)
44-06	\$ 90,000.00	3.7500 %	10/29/2008	CATHLEEN R WISSER LARRY L. WISSER	10/29/2015
<i>This is all we got from Bruce Sat at are Table a write out 39, + gave me \$ 20 and wrote out the doc with \$ 100,00 what did Bruce do with that</i>					

18. Security instruments taken in connection with the loans evidenced by these described notes and other related obligations are not affected by this consolidation, write down, rescheduling, or reamortization. These security instruments shall continue to remain in effect and the security given for the loans evidenced by the described notes shall continue to remain as security for the loan evidenced by this note, and for any other related obligations.

19. If at any time it shall appear to the Government that the Borrower may be able to obtain financing from a responsible cooperative or private credit source at reasonable rates and terms for loans for similar purposes and period of time, the Borrower will, at the Government's request, apply for and accept a loan in sufficient amount to pay this note in full and, if the lender is a cooperative, to pay for any necessary stock. The provisions of this paragraph do not apply if the loan represented by this promissory note was made to the Borrower as a nonprogram loan.

initial LLW CRW Date 7/2/2010

Farm and
Foreign
Agricultural
Services



United States Department of Agriculture

JUL 21 2016

Farm
Service
Agency

7/19/2016

Berks County Farm
Service Agency
1238 County Welfare
Road
Leasport, PA 19533-
9710

Jeffrey R. Boyd
Boyd & Karver, Attorneys and Counselors at Law
7 East Philadelphia Avenue
Boyertown, PA 19512

Dear Mr. Jeffery R. Boyd,

610-478-7158/Ext# 2
855-822-1791- Fax

In response to your request, please see the attached summary and documentation of the loans and advancements made for Larry & Cathleen Wisser of 8149 Bausch Road, New Tripoli, PA.

If you have any questions, feel free to contact me at 610-478-7158, ext. 2.

Sincerely,

A handwritten signature in dark ink, appearing to read "Bruce K. Brown".
Bruce K. Brown
Farm Loan Manager

3

~~610 905 0542~~

~~5.53 Mike~~

717 656 4397

~~606 403 4421~~

Garred Refueled -

717-519 3186

1275.00

Station of. Central

Open 12:00-1:00

465,000 - 154,000

NO PERS. Assigned.

Winter

Geo Mor Post Road Co. Inc

281 Franklin Rd

Doala PA 17540

Fay Mike G-iles
616-903-4421

Plus Phone number

717-606-7622

THIS IS THE ORIGINAL
COPY THAT I SENT US
HE WAS THE LEGAL OFFICER
FOR THE BANK

Now they want 418,000.00 for what?
Where's Warren County?



PROMISSORY NOTE

No one from here came to the farm

Reference in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.

Borrower: Larry L Wesser
 Cathleen R Wesser
 8149 Baugh Road
 New Tripoli, PA 18056

Lender: Union National Community Bank
 HACC Gold Cafe
 1625 Old Philadelphia Pike
 Lancaster, PA 17602

Where the Bank Where did you get a son and Larry could sign
Nobody came out to the farm

Principal Amount: \$485,000.00

Date of Note: June 1, 2006
 Maturity Date: June 5, 2036

PROMISE TO PAY. Larry L Wesser and Cathleen R Wesser ("Borrower") jointly and severally promise to pay to Union National Community Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Four Hundred Eighty-Five Thousand & 00/100 Dollars (\$485,000.00), together with interest on the unpaid principal balance from June 1, 2006, until paid in full.

PAYMENT. Subject to any payment changes resulting from changes in the Index, Borrower will pay this loan in accordance with the following payment schedule: 80 monthly consecutive principal and interest payments in the initial amount of \$3,708.32 each, beginning July 5, 2006, with interest calculated on the unpaid principal balances at an interest rate of 7.250% per annum; 173 monthly consecutive principal and interest payments in the initial amount of \$4,125.18 each, beginning July 5, 2011, with interest calculated on the unpaid principal balances at an interest rate based on the Wall Street Journal Prime Rate (currently 8.000%), plus a margin of 1.000 percentage points, resulting in an initial interest rate of 9.000%; and one principal and interest payment of \$4,124.08 on June 5, 2036, with interest calculated on the unpaid principal balances at an interest rate based on the Wall Street Journal Prime Rate (currently 8.000%), plus a margin of 1.000 percentage points, resulting in an initial interest rate of 9.000%. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled and that the index does not change; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts under this Note. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest then to principal; then to any unpaid collection costs; and then to any late charges. The annual interest rate for this Note is computed on a 365/360 basis; that is, by applying the rate of the annual interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in an independent index which is the Wall Street Journal Prime Rate (the "Index"). The Index is not necessarily the lowest rate charged by Lender on its loans. If the Index becomes unavailable during the term of this loan, Lender may designate a substitute index after notifying Borrower. Lender will tell Borrower the current index rate upon Borrower's request. The interest rate change will not occur more often than each month, on the first day of each month. Borrower understands that Lender may make loans based on other rates as well. The index currently is 8.000% per annum. The interest rate or rates to be applied to the unpaid principal balance during this Note will be the rate or rates set forth herein in the "Payment" section. Notwithstanding any other provision of this Note, after the first payment stream, the interest rate for each subsequent payment stream will be effective as of the last payment date of the just-ending payment stream. **NOTICE:** Under no circumstances will the interest rate on this Note be less than 8.750% per annum or more than (except for any higher default rate shown below) the lesser of 18.000% per annum or the maximum rate allowed by applicable law. Whenever increases occur in the interest rate, Lender, at its option, may do one or more of the following: (A) increase Borrower's payments to ensure Borrower's loan will pay off by its original final maturity date, (B) increase Borrower's payments to cover accruing interest, (C) increase the number of Borrower's payments, and (D) continue Borrower's payments at the same amount and increase Borrower's final payment.

PREPAYMENT PENALTY; MINIMUM INTEREST CHARGE. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. In any event, even upon full prepayment of this Note, Borrower understands that Lender is entitled to a minimum interest charge of \$25.00. Upon prepayment of this Note, Lender is entitled to the following prepayment penalty: The Borrowers shall be permitted to prepay the loan at any time without penalty, provided funds used for such prepayments are not obtained from a lending institution. Except for the aforementioned, prepayments will be subject to a penalty equal to 5.00% of the amount prepaid during the first year; 4.00% of the amount prepaid during the second year; 3.00% of the amount prepaid during the third; 2.00% of the amount prepaid during the fourth year; and 1.00% of the amount prepaid during the fifth year. Other than Borrower's obligation to pay any minimum interest charge and prepayment penalty, Borrower may pay all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Union National Community Bank, Credit Services Division, P.O. Box 627 Mount Joy, PA 17322-0627.

LATE CHARGE. If a payment is 16 days or more late, Borrower will be charged 10.000% of the regularly scheduled payment or \$20.00, whichever is greater.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the interest rate on this Note shall be increased to 18.000% per annum ("Default Rate"). If judgment is entered in connection with this Note, interest will continue to accrue after the date of judgment at the Default Rate. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Foreclosure Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or foreclosure proceeding and if Borrower gives Lender written notice of the creditor or foreclosure proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

JMM

T.A. of Lancaster was send payments to U NCBank out of 255,000, 1,480,00 every month started Nov 2004 Dec.

Who gave the 465 we don't sign no document Who came to the Farm

No one from T.A. OF LANCASTER

Parcel Identification
Number:
5428715993141

RECORDATION
REQUESTED BY:
Union National Community
Bank
HACC Gold Cafe
1625 Old Philadelphia Pike
Lancaster, PA 17602

WHEN RECORDED MAIL
TO:
Union National Community
Bank
570 Leuch Lane
Lancaster, PA 17601

T.A. OF LANCASTER
329 A MAIN ST.
LANDISVILLE, PA 17538
ph # 717-892-2792

1ST 179 - 3075

FOR RECORDER'S USE ONLY

Nobody came out to the farm so we could sign this

MORTGAGE

Amount Secured Hereby: \$465,000.00 *Where's the office*

THIS MORTGAGE dated June 1, 2006, is made and executed between Larry L Wisser and Cathleen R Wisser, whose address is 8149 Bausch Road, New Tripoli, PA 18066 (referred to below as "Grantor") and Union National Community Bank, whose address is 1625 Old Philadelphia Pike, Lancaster, PA 17602 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor grants, bargains, sells, conveys, assigns, transfers, releases, confirms and mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all streets, lanes, alleys, passages, and ways; all easements, rights of way, all liberties, privileges, tenements, hereditaments, and appurtenances thereunto belonging or anywise made appurtenant hereafter, and the reversions and remainders with respect thereto; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Lehigh County, Commonwealth of Pennsylvania:

See Exhibit "A", which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 8281 Holbens Valley Road, New Tripoli, PA 18066. The Real Property parcel identification number is 5428715993141.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE IN THE ORIGINAL PRINCIPAL AMOUNT OF \$465,000.00, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.





PROMISSORY NOTE

Principal	Loan Date	Maturity	Rate	Office	Initials
\$465,000.00	06-01-2006	06-05-2026	8.000%	385	
References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing ***** has been omitted due to text length limitations.					

Borrower: Larry L. Wissar
Cathleen R. Wissar
8149 Bausch Road
New Tripoli, PA 18086

Lender: Union National Community Bank
HACD Gold Cafe
1625 Old Philadelphia Pike
Lancaster, PA 17602

Principal Amount: \$465,000.00

Date of Note: June 1, 2006

Maturity Date: June 5, 2026

PROMISE TO PAY. Larry L. Wissar and Cathleen R. Wissar ("Borrower") jointly and severally promise to pay to Union National Community Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Four Hundred Sixty-five Thousand & 00/100 Dollars (\$465,000.00), together with interest on the unpaid principal balance from June 1, 2006, until paid in full.

PAYMENT. Subject to any payment changes resulting from changes in the index, Borrower will pay this loan in accordance with the following payment schedule: 60 monthly consecutive principal and interest payments in the initial amount of \$3,708.32 each, beginning July 5, 2006, with interest calculated on the unpaid principal balances at an interest rate of 7.250% per annum; 179 monthly consecutive principal and interest payments in the initial amount of \$4,125.18 each, beginning July 5, 2011, with interest calculated on the unpaid principal balances at an interest rate based on the Wall Street Journal Prime Rate (currently 8.000%), plus a margin of 1.000 percentage points, resulting in an initial interest rate of 9.000%; and one principal and interest payment of \$4,124.08 on June 5, 2026, with interest calculated on the unpaid principal balances at an interest rate based on the Wall Street Journal Prime Rate (currently 8.000%), plus a margin of 1.000 percentage points, resulting in an initial interest rate of 9.000%. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled and that the index does not change; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts under this Note. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. The annual interest rate for this Note is computed on a 365/360 basis; that is, by applying the ratio of the annual interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in an independent index which is the Wall Street Journal Prime Rate (the "Index"). The index is not necessarily the lowest rate charged by Lender on its loans. If the index becomes unavailable during the term of this loan, Lender may designate a substitute index after notifying Borrower. Lender will tell Borrower the current index rate upon Borrower's request. The interest rate change will not occur more often than each month, on the first day of each month. Borrower understands that Lender may make loans based on other rates as well. The index currently is 8.000% per annum. The interest rate or rates to be applied to the unpaid principal balance during this Note will be the rate or rates set forth herein in the "Payment" section. Notwithstanding any other provision of this Note, after the first payment stream, the interest rate for each subsequent payment stream will be effective as of the last payment date of the just-ending payment stream. **NOTICE:** Under no circumstances will the interest rate on this Note be less than 6.750% per annum or more than (except for any higher default rate shown below) the lesser of 18.000% per annum or the maximum rate allowed by applicable law. Whenever increases occur in the interest rate, Lender, at its option, may do one or more of the following: (A) increase Borrower's payments to ensure Borrower's loan will pay off by its original final maturity date, (B) increase Borrower's payments to cover accruing interest, (C) increase the number of Borrower's payments, and (D) continue Borrower's payments at the same amount and increase Borrower's final payment.

PREPAYMENT PENALTY; MINIMUM INTEREST CHARGE. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. In any event, even upon full prepayment of this Note, Borrower understands that Lender is entitled to a minimum interest charge of \$25.00. Upon prepayment of this Note, Lender is entitled to the following prepayment penalty: The Borrower shall be permitted to prepay the loan at any time without penalty, provided funds used for such prepayments are not obtained from a lending institution. Except for the aforementioned, prepayments will be subject to a penalty equal to 5.00% of the amount prepaid during the first year; 4.00% of the amount prepaid during the second year; 3.00% of the amount prepaid during the third; 2.00% of the amount prepaid during the fourth year; and 1.00% of the amount prepaid during the fifth year. Other than Borrower's obligation to pay any minimum interest charge and prepayment penalty, Borrower may pay all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Union National Community Bank, Credit Services Division, P.O. Box 627 Mount Joy, PA 17552-0627.

LATE CHARGE. If a payment is 16 days or more late, Borrower will be charged 10.000% of the regularly scheduled payment or \$20.00, whichever is greater.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the interest rate on this Note shall be increased to 18.000% per annum ("Default Rate"). If judgment is entered in connection with this Note, interest will continue to accrue after the date of judgment at the Default Rate. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Cure Provisions. If any default, other than a default in payment is curable and if Borrower has not been given a notice of a breach of the

CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Interest Rate	Term	Office	Initials
\$424,548.86	08-01-2008	06-20-2028	7.00%	20	999	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.						

Borrower: Larry L. Wisser
Cathleen R. Wisser
8149 Bausch Road
New Tripoli, PA 18066-3614

Lender: Union National Community Bank
HACC Gold Cafe
1625 Old Philadelphia Pike
Lancaster, PA 17602

Principal Amount: \$424,548.86

Date of Agreement: August 5, 2010

Maturity Date: June 20, 2028

DESCRIPTION OF EXISTING INDEBTEDNESS. An Agricultural Term Loan dated June 1, 2008 in the original amount of \$485,000.00 with sixty (60) monthly principal and interest payments based on a fixed rate of 7.25% followed by one hundred eighty (180) monthly principal and interest payments based on a variable rate of Wall Street Journal Prime plus 1.00% and a floor of 6.75% with a scheduled maturity date of June 20, 2028. A six (6) month interest only period was added with a Change in Terms Agreement dated July 30, 2009.

DESCRIPTION OF COLLATERAL. The loan shall continue to be secured by a 1st position mortgage dated June 1, 2008 and recorded July 5, 2008, DOC ID #7351868 against property located 8281 Holbens Valley Road, New Tripoli, Weisenberg Township, Lehigh County, PA from Larry L. and Cathleen R. Wisser to Lender.

DESCRIPTION OF CHANGE IN TERMS. There will be three (3) months interest only payments followed by thirty three (33) monthly principal and interest payments at a fixed interest rate of 7.00% followed by one hundred fifty five (155) principal and interest payments at a variable interest rate of Wall Street Journal Prime Rate plus 1.50% with a floor of 7.00%.

PAYMENT. Borrower will pay this loan in accordance with the following payment schedule, which calculates interest on the unpaid principal balances as described in the "INTEREST CALCULATION METHOD" paragraph using the interest rates described in this paragraph: 3 monthly consecutive interest payments, beginning August 20, 2010, with interest calculated on the unpaid principal balances using an interest rate of 7.000% per annum based on a year of 360 days; 33 monthly consecutive principal and interest payments in the initial amount of \$3,708.32 each, beginning November 20, 2010, with interest calculated on the unpaid principal balances using an interest rate of 7.000% per annum based on a year of 360 days; 154 monthly consecutive principal and interest payments in the initial amount of \$3,763.67 each, beginning August 20, 2013, with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate (currently 3.250%), plus a margin of 1.500 percentage points, adjusted if necessary for the minimum and maximum rate limitations for this loan, resulting in an initial interest rate of 7.000% per annum based on a year of 360 days; and one principal and interest payment of \$3,762.61 on June 20, 2028, with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate (currently 3.250%), plus a margin of 1.500 percentage points, adjusted if necessary for the minimum and maximum rate limitations for this loan, resulting in an initial interest rate of 7.000% per annum based on a year of 360 days. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled and that the index does not change; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts on this loan.

VARIABLE INTEREST RATE. The interest rate on this loan is subject to change from time to time based on changes in an independent index which is the Wall Street Journal Prime Rate (the "Index"). The index is not necessarily the lowest rate charged by Lender on its loans. If the index becomes unavailable during the term of this loan, Lender may designate a substitute index after notifying Borrower. Lender will tell Borrower the current index rate upon Borrower's request. The interest rate change will not occur more often than each month. Borrower understands that Lender may make loans based on other rates as well. The index currently is 3.250% per annum. The interest rate or rates to be applied to the unpaid principal balance during this loan will be the rate or rates set forth herein in the "Payment" section. Notwithstanding any other provision of this Agreement, after the first payment stream, the interest rate for each subsequent payment stream will be effective as of the last payment date of the just-ending payment stream. **NOTICE:** Under no circumstances will the interest rate on this loan be less than 7.000% per annum or more than (except for any higher default rate shown below) the lesser of 18.000% per annum or the maximum rate allowed by applicable law. Whenever increases occur in the interest rate, Lender, at its option, may do one or more of the following: (A) increase Borrower's payments to ensure Borrower's loan will pay off by its original final maturity date, (B) increase Borrower's payments to cover accruing interest, (C) increase the number of Borrower's payments, and (D) continue Borrower's payments at the same amount and increase Borrower's final payment.

INTEREST CALCULATION METHOD. Interest on this loan is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this loan is computed using this method.

CONTINUING VALIDITY. Except as expressly changed by this Agreement, the terms of the original obligation or obligations, including all agreements evidenced or securing the obligation(s), remain unchanged and in full force and effect. Consent by Lender to this Agreement does not waive Lender's right to strict performance of the obligation(s) as changed, nor obligate Lender to make any future change in terms. Nothing in this Agreement will constitute a satisfaction of the obligation(s). It is the intention of Lender to retain as liable parties all makers and endorser of the original obligation(s), including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, will not be released by virtue of this Agreement. If any person who signed the original obligation does not sign this Agreement below, then all persons signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing party consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension, modification or release, but also to all such subsequent actions.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

PRIOR TO SIGNING THIS AGREEMENT, EACH BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS AGREEMENT, INCLUDING THE VARIABLE INTEREST RATE PROVISIONS. EACH BORROWER AGREES TO THE TERMS OF THE AGREEMENT.

BORROWER:

 (Seal)

 (Seal)

CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Call Date	Officer	Initials
\$424,548.96	06-01-2008	06-20-2026	360 / 31	997	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.					

Borrower: Larry L. Wisser
Cathleen R. Wisser
8149 Bausch Road
New Tripoli, PA 18066-3614

Lender: Union National Community Bank
HACC Gold Cafe
1625 Old Philadelphia Pike
Lancaster, PA 17602

Principal Amount: \$424,548.96

Date of Agreement: August 5, 2010

Maturity Date: June 20, 2026

DESCRIPTION OF EXISTING INDEBTEDNESS. An Agricultural Term Loan dated June 1, 2008 in the original amount of \$485,000.00 with sixty (60) monthly principal and interest payments based on a fixed rate of 7.25% followed by one hundred eighty (180) monthly principal and interest payments based on a variable rate of Wall Street Journal Prime plus 1.00% and a floor of 6.75% with a scheduled maturity date of June 20, 2026. A six (6) month interest only period was added with a Change in Terms Agreement dated July 30, 2009.

DESCRIPTION OF COLLATERAL. The loan shall continue to be secured by a 1st position mortgage dated June 1, 2006 and recorded July 5, 2006, DOC ID #7351886 against property located 8281 Holbens Valley Road, New Tripoli, Welsenberg Township, Lehigh County, PA from Larry L. and Cathleen R. Wisser to Lender.

DESCRIPTION OF CHANGE IN TERMS. There will be three (3) months interest only payments followed by thirty three (33) monthly principal and interest payments at a fixed interest rate of 7.00% followed by one hundred fifty five (155) principal and interest payments at a variable interest rate of Wall Street Journal Prime Rate plus 1.50% with a floor of 7.00%.

PAYMENT. Borrower will pay this loan in accordance with the following payment schedule, which calculates interest on the unpaid principal balances as described in the "INTEREST CALCULATION METHOD" paragraph using the interest rates described in this paragraph: 3 monthly consecutive interest payments, beginning August 20, 2010, with interest calculated on the unpaid principal balances using an interest rate of 7.000% per annum based on a year of 360 days; 33 monthly consecutive principal and interest payments in the initial amount of \$3,708.32 each, beginning November 20, 2010, with interest calculated on the unpaid principal balances using an interest rate of 7.000% per annum based on a year of 360 days; 154 monthly consecutive principal and interest payments in the initial amount of \$3,763.57 each, beginning August 20, 2013, with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate (currently 3.250%), plus a margin of 1.500 percentage points, adjusted if necessary for the minimum and maximum rate limitations for this loan, resulting in an initial interest rate of 7.000% per annum based on a year of 360 days; and one principal and interest payment of \$3,762.61 on June 20, 2026, with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate (currently 3.250%), plus a margin of 1.500 percentage points, adjusted if necessary for the minimum and maximum rate limitations for this loan, resulting in an initial interest rate of 7.000% per annum based on a year of 360 days. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled and that the index does not change; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts on this loan.

VARIABLE INTEREST RATE. The interest rate on this loan is subject to change from time to time based on changes in an independent index which is the Wall Street Journal Prime Rate (the "Index"). The Index is not necessarily the lowest rate charged by Lender on its loans. If the Index becomes unavailable during the term of this loan, Lender may designate a substitute index after notifying Borrower. Lender will tell Borrower the current Index rate upon Borrower's request. The interest rate change will not occur more often than each month. Borrower understands that Lender may make loans based on other rates as well. The Index currently is 3.250% per annum. The interest rate or rates to be applied to the unpaid principal balance during this loan will be the rate or rates set forth herein in the "Payment" section. Notwithstanding any other provision of this Agreement, after the first payment stream, the interest rate for each subsequent payment stream will be effective as of the last payment date of the just-ending payment stream. **NOTICE:** Under no circumstances will the interest rate on this loan be less than 7.000% per annum or more than (except for any higher default rate shown below) the lesser of 18.000% per annum or the maximum rate allowed by applicable law. Whenever increases occur in the interest rate, Lender, at its option, may do one or more of the following: (A) increase Borrower's payments to ensure Borrower's loan will pay off by its original final maturity date, (B) increase Borrower's payments to cover accruing interest, (C) increase the number of Borrower's payments, and (D) continue Borrower's payments at the same amount and increase Borrower's final payment.

INTEREST CALCULATION METHOD. Interest on this loan is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this loan is computed using this method.

CONTINUING VALIDITY. Except as expressly changed by this Agreement, the terms of the original obligation or obligations, including all agreements evidenced or securing the obligation(s), remain unchanged and in full force and effect. Consent by Lender to this Agreement does not waive Lender's right to strict performance of the obligation(s) as changed, nor obligate Lender to make any future change in terms. Nothing in this Agreement will constitute a satisfaction of the obligation(s). It is the intention of Lender to retain as liable parties all makers and endorsers of the original obligation(s), including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, will not be released by virtue of this Agreement. If any person who signed the original obligation does not sign this Agreement below, then all persons signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing party consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension, modification or release, but also to all such subsequent actions.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

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BORROWER:

 (Seal)

 (Seal)

Page 2

LAUREN PRO Lending, Var. © 21.00,000 Caps, Marland Financial Software, Inc. 1997, 2000. All Rights Reserved. - PA 6103614122/PC YR-18122 PR-01

Mike
This Is Tim Bachman
Where is

What is

~~Loan~~ Loan payment
of \$256,416.14

taken out of settlement

June 2, 2006

What happened / who got
loan proceeds of ~~\$255,000~~ ^{This} 255,000. USNA
on 08.08-05 ~~suspended~~ ^{Loan #}

00031051378

Show documents

restricted account?

who signed checks?

277 MILLWOOD ROAD
LANCASTER, PA 17603

JAMES CLARK
ATTORNEY AT LAW

(717) 464-4300
FAX (717) 464-0195

September 14, 2005

Larry L. and Cathleen R. Wisser
8149 Bausch Road
New Tripolin PA 18066

Quarryville, PA 17566

Re: Mortgages - Union National Community Bank and Farm Service Agency

Dear Mr. and Mrs. Wisser:

Enclosed please find a copy of the Mortgage in the amount of \$200,000.00 with Farm Service Agency which was recorded in the Recorder of Deeds Office in and for Lehigh County on September 1, 2005. The original mortgage has been forwarded to Farm Service Agency. Also enclosed please find a copy of the Mortgage in the amount of \$255,000.00 with Union National Community Bank which was also recorded on September 1, 2005. The original mortgage has been forwarded to Union National. We are retaining copies of the Mortgages in our file.

If you have any questions, please do not hesitate to call me.

Sincerely,

By:



Hope S. Glidden
Real Estate Paralegal

255000
ADVANCE
This is what
Grand Malcolm Smith
610-375-6330 please
Fax 610-375-6367
Fate
Come meet

JMM

Prepared By:

MAIL

Union National Community Bank
101 East Main Street
Mount Joy, PA 17552
717-492-2222

When Recorded, Mail To:

Union National Community Bank
P.O. Box 627
Mount Joy, PA 17552

UPI #

For Recorder's Use Only

FIM

TLS
LJS

This is all Li

*Look at the date's on this
Doesn't holdout. Paper work?*

This date doesn't holdout

SATISFACTION PIECE

Made this 27th of June, 2006

Name/s of MORTGAGOR/S: Larry L. Wisser and Cathleen R. Wisser 31051378-1

Name/s of MORTGAGEE/S: Union National Community Bank

DATE of Mortgage: August 8, 2005 Original MORTGAGE DEBT: \$ 255,000.00

Mortgage RECORDED on September 1, 2005, in the Office of the Recorder of Deeds of Lehigh
County, Pennsylvania, Doc Id: 7288351

Name/s of LAST ASSIGNEE/S:

Last ASSIGNMENT RECORDED on _____, 19____ in the aforementioned Office
of the Recorder of Deeds in Mortgage Book, _____, Page _____.

Brief DESCRIPTION or Statement of LOCATION of Mortgage Premises:

Weisenberg Township, Lehigh County
8281 Holbens Valley Road, New Tripoli

The undersigned hereby certify that the debt secured by the above-mentioned Mortgage has been fully paid
or otherwise discharged and that upon the recording hereof said Mortgage shall be and is hereby fully and
forever satisfied and discharged.

IN WITNESS WHEREOF the undersigned executed this Satisfaction Piece on the 27th of June A.D.
2006.

UNION NATIONAL COMMUNITY BANK

BY: Ann S. Reinhold (SEAL)

Ann S. Reinhold, Attorney-in-fact

WITNESS PRESENT:

Barbara E. Pyott (SEAL)

Barbara E. Pyott



Cathleen R. Wisseen
8149 Banach Rd.
New Taipei, PA 17066
610-298-2987
cell 484-2238040
t.o.b. 8/28/56

Jim Bachman
8095 Banach Rd.
N.T.
610-298-2277
C 484-221-2133
3/28/56

Problem: Credit institutions to avoid foreclosure

Just Area: 9/2005 When started to mortgage
small family dairy farm. Farm at 8281
Holbrook Valley Rd., N.T. - 1 mi. down rd.

Loans: disputing some of loan balances. Bruce
Brown is loan officer. Paperwork confusing.

Chief Farm Loan Officer for D.D.A. - Community Bank

Union National, Foreclosing + Bruce siding w/ it.
Has farm loan manager for the Dept. of Agriculture

Action in Foreclosure: Union Community Bank
vs. Larry L. Wisseen + Cathleen R. Wisseen
No. 2016 C 2244 Lehigh Co.

Union Comm
Citizens
Fulton Bank
Thompson Bank

Brown has an account at
these banks under the
Farm Service Agency with
Cathleen R. Wisseen as the
account holder.

Mike Giles, Esq. - Vigorously.
got rid of - satisfied two
judgments of three

Brown - he satisfied \$150,000 w/ Suguehanna
Bank when only \$20,000 owed.
1989 \$95,000 15 yr. loan to buy
old barn. Where did \$ come from.
She thinks Brown underpays it

(2/25/91) Scott Hausman at Suguehanna Bank got
\$150,000 on 11/16/04 for Mendon
that went to Suguehanna which
had original \$95,000 loan that was
paid down for 15 yrs to 20,000 or
so - almost paid off.

Loans to Blue Bird unexplained: Blue Bird mkt
balance 9/14/04 \$ 99,561.89
14,171.48
14,369.50

11/29/04 paid by check the
amount of \$122,615.17

deferred notes 15 months ahead from today.

- Federal Esquire Robert L. John

Union National

9/21/05

Goldman

Total Deposits of checks totaling
\$492,621.43

ON 6-1-2006 took out \$465,000.00
loan w/ Union National

from this \$202,972.13 went into
TA of Leonardo Escobar account at
Union National for File No.
to Larry + Catherine who deposited
it in American Bank (Tawale)
get checking acct.

balance as of 6-5-2006 was 201,837.00

FSA - The Farm Service Agency is an
agency of the Dept. of Agriculture. They
are supposed to shop around for bank
loans for farmers and after the loan is
secured from some bank, purchase the
bank account.

Mike Giles - ~~the~~ District Prosecutor (Wyoming)
George Lutz - handwriting (allentown + Wyoming)
Jeff Bryk - gen atty (refers to Giles) Georgetown
600-367-2148

This ase to do with
USDA
Bruce Brown

Payed off Sunnyside Paying Loan
6,972.64

Ran off with money
Kevin
made up the sign
at the farm
and don't tell us what we were sign
at the farm
Deposits
at the farm
Bruce Brown got the
check from Union Bank
49,000.43
199,999.00 - Loan #2
40,000.00 - Loan #3

Bruce Brown

Took

Three

Loans

to

make

This

480,879.43

+

3,742.00 - check not cashed

492,621.43 - total Deposits

checks total

\$ 492,621.43

TR:58 1-1 09/21/05 11:20 AM
XXXXX8025 Ch Deposit \$248,880.43
Ask us how to pay your bills online.

Federal Esquire
LAW OFFICE OF
John **ROBERT E. GOLDMAN LLC**

ROBERT E. GOLDMAN
ADMITTED IN PA, NJ & FL

THE CAPRI BUILDING
535 HAMILTON STREET, SUITE 302
ALLENTOWN, PA 18101

TEL 610-841-3876
CELL 267-261-5282
FAX 215-933-6902
reg@bobgoldmanlaw.com
www.bobgoldmanlaw.com

OFFICES

68 E. COURT STREET
DOYLESTOWN, PA 18901

January 25, 2017

Sent Via U.S. Priority Mail
Cathleen Wisser
8149 Bausch Road
New Tripoli, PA 18066

Re: Client File

Dear Cathleen:

As you know, we have expended a significant amount of time trying to put some order to the documents which detail the growing financial difficulties associated with your farming operation. The purpose of our efforts was to enable us to determine whether we are able to provide you with legal assistance beyond that which other attorneys have been reportedly, unsatisfactorily providing you over the past several years.

Unfortunately, following that review, we believe that while we do have the expertise which would be of assistance to you, it has become apparent that our schedule would not permit the expenditure of time your case obviously requires and deserves.

Accordingly, we are returning to you the file documents which you have presented for our review.

We are pleased to advise you that there will be no charge to you for the hours spent in our review and reorganization of these documents.

And finally, for your records, the bankruptcy lawyer we mentioned to you early on, should you need his assistance is Charles Laputka, and may be reached at (610) 477-0155.

It was a pleasure to make your acquaintance. Please continue to pursue what we believe to be a just, if not complex, cause which, under different circumstances, we would have been honored to undertake.

Respectfully,

Robert E. Goldman
Robert E. Goldman, Esquire

Enclosure: file

cc: Charles Laputka, Esquire

The Title Search says this and the record of Deeds is another way. ~~it only says 00~~ but only 79,08 USDA

WISSER PROPERTY TITLE SEARCH SUMMARY

UNCB 202,972.00

We received and reviewed the title search for the Wisser property in Lehigh County. Following is the summary:

1. The property is owned by Larry L. and Cathleen R. Wisser by deed filed at Deed Book 1465, page 1087. The Deed covers all 3 parcels. *Bruce is claimit*

2. There are five mortgages on the property as follows: *We only sign one with Ruth Miller*

documents Not 2004 never sign

a. United States of America, through the Farm Service Agency, USDA, in Berks County - \$150,000.00 dated 11/10/04, filed 12/23/04, at instrument No. 7235752. *Don't even started the project at New Barn 2005*

never sign documents

b. United States of America, through the Farm Service Agency, USDA, in Berks County - \$200,000.00 dated 8/8/05, filed 9/1/05, at instrument No. 7288352.

c. Union National Community Bank - \$465,000.00 dated 6/1/06, filed 7/5/06, at instrument No. 7351866. *Never sign document*

d. United States of America, through the Farm Service Agency, USDA - \$90,000.00 dated 10/29/08, filed 10/31/08, at instrument No. 7504476. *Never sign documents*

e. United States of America, through the Farm Service Agency, USDA, in Berks County - \$30,000.00 dated 7/2/10, filed 7/22/10, at instrument No. 2010023284. *Never sign document*

3. The property is enrolled in Clean and Green and is enrolled in an Ag Security Area.

4. There is an Agricultural Conservation Easement to the County of Lehigh in Perpetuity that was dated 5/18/99, filed at Misc. Book 925, Page 74 (copy attached). As was done with Bleiler, you will need to talk to the Lehigh County Ag Preservation Board to have WHM's work added to the Plan through an Amendment to the Conservation Plan.

5. There is a Tax Claim filed by the Northwestern Lehigh School District in the amount of \$4,412.97 for non-payment of 2014/15 school taxes on the property at 8281 Holbens Valley Road.

6. There is a judgment in the amount of \$98,082.00 filed against the Wisser's in regard to a mortgage on another property, filed 10/9/15.

7. There is another judgment in the amount of \$8,317 filed against the Wisser's in regard to a District Justice action filed against them by Penn Jersey Products, Inc.

8. There are 9 different Easements given to Metropolitan Edison Company. It is impossible to tell where the easements are located. As always, make sure you know where all the line are located.

8251 Holben Vol - 81.4 AC -

8254 Holben Vol - 7 AC -

8149 Bush Rd 15.5 AC -

Herman L. Wissner, widower

Tax: 542871599314

54286142222-1

542860760517-1

1/13/16 12/18
Searched to - 12/18

d/d 2/25/91

d/a 2/25/91

d/c 2/25/91

c 91.00

v

Wave spec.

Larry L. and Cathleen R. Wissner Hw

DBV: 1465/1057

deeds: 70 AC, 130 p. less + except 2 AC

20 AC, 62.9 p.

8 AC

3 AC, 120 p.

2: 1443/1053

→ copy deed 6/26/678

search 2/25/91 - present

(1040) Larry L. Wissner

(340) Cathleen R. Wissner

AL	12	J	FT	RL
///	///	/	/	/
///	///	/	/	/

2009022877 Mt El RLW

D 1465/1047 Act 575 Cov

17868/200 Agri Security Area Act

17925/74 Ag. Cns. easement

171016/447 Verizon North RLW

17456117 Act 319 Covenant

2009022875 Mt El RLW

MT 2010023284 USA

Farm Service Agency 30,000 dat. 7/2/10

7504476 USA, Farm Service

Agency 90,000 dat. 10/29/08

2010023285 USDA, Farm

Service Agency S.T. dat. 7/22/12

7235752 USA, Farm Service Agency

150,000 dat. 11/10/09

7288352 USA, Farm Service Agency

200,000 dat. 8/6/05

7351866 Union National

2013017306 Lynville

N.A.

2015024528 USDA, Farm

Service Agency S.T. dat.

Searched to: 1/13/16

Summary

Premises

8281 Holbens Valley Rd Parcel # 542871599314-1 81.4 Acres
8284 Holbens Valley Rd. # 54286142222-1 7 Acres
8149 Bausch Rd. # 542860760517-1 15.5 Acres
Weisenberg Twp, Lehigh County

Grant Owner: Larry L. and Cathleen A. Wisser h/w by
NW: 1465/1087 (1991) (4 parcels in deed =
8 tax parcels above)

I Mortgages and Liens:

1. # 7235752 USA, by Farm Service Agency \$150,000 dated 11/10/04, entered 12/23/04, subordinated at # 7351867 to mortgage # 3 below. \$150,000
2. # 7288352 USA, by Farm Service Agency \$200,000 dated 8/8/05 entered 9/1/05, subordinated at # 7351867 to mortgage # 3 below.
3. # 7351866 Union National Community Bank \$465,000 dated 12/1/06 entered 7/5/06. it should be 80,000
4. # 7504476 USA, by Farm Service Agency \$90,000 dated 10/29/08 entered 10/31/08. Bruce is not saying there is no \$40,000
5. # 2010023285 USDA, Farm Service Agency, secured Transaction, equipment, entered 7/22/10.
6. # 2010023284, USA, Farm Service Agency \$30,000 dated 7/2/10 entered 7/22/10.

UCC

DEC/20/2016/TUE 01:08 PM New Tripoli Bank

FAX No. 610-298-3197

P. 026



page

Last statement: September 22, 2005
This statement: September 27, 2005
Total days in statement period: 5

Page 1 of 1
10018026

|||||
CATHLEEN R WISSER
LARRY L WISSER
8149 BAUSCH RD
NEW TRIPOLI PA 18066

Direct inquiries to:
717 492-2222

Union National Community Bank
PO Box 0567
Mount Joy PA 17552-0567

Free Checking

Account number
Low balance
Average balance
Avg collected balance

0010018026
\$248,880.43
\$248,880.43
\$213,326.00

Bills paid online

Beginning balance	\$0.00
Total additions	248,880.43
Total subtractions	.00
Ending balance	\$ 248,880.43

CREDITS

Bruce Brown made this

Date	Description
09-21	Deposit

Additions
248,880.43

DAILY BALANCES

Date	Amount
09-21	248,880.43

Date	Amount
------	--------

Date	Amount
------	--------

DEC/18/2015/FRI 02:09 PM New Tripoli Bank

FAX No. 610-298-3197

P. 016

DEPOSIT TICKET

Nathleen K. Glavin
Nathleen K. Glavin
9/21/15

DATE: *9/21/15*
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED IF REQUIRED

UnionNational
COMMUNITY BANK

DEPOSITOR'S COPY

XXX:8037
14:29 7-7 SUB TOTAL

LESS CASH RECEIVED

24888043

1:03 13090681 100 1 802 60 800

We never saw or signed this check and put in a free checking account controlled by (USDA) and never spent it. this was the first time we saw this check



RECEIVED
DEC 07 2007
Berks County FSA
Bruce Brown

mail man said this

Last statement: November 28, 2007
This statement: December 05, 2007
Total days in statement period: 8

*This account
is closed*

|||||
CATHLEEN R WISSER
LARRY L WISSER
USDA FARM SERVICE AGENCY
1238 COUNTY WELFARE RD SUITE 240
LEESPORT PA 19533-9710

*These are
your copies
of the
statements*

Community Bank
-0567

Union National Gift Cards!
Purchase one today and be entered into a drawing to win
a 4-Day Carnival Cruise plus Roundtrip Airfare.
Visit one of our 9 offices or www.uncb.com for more details.

** Closed Account - Final Statement **

Free Checking W/ No ATM Fees

Mike
Account number 0010018026 Beginning balance \$6,972.64
Low balance \$0.00 Total additions .00
Average balance \$871.58 Total subtractions 6,972.64
Avg collected balance \$871.00 Ending balance \$0.00

page 6
Go to Sunnyside Park 2, 48884

Should the amount to add to the
CHECKS

Number	Date	Amount	Number	Date	Amount
554	11-29	6,972.64			

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
11-27	6,972.64	11-29	0.00		

OVERDRAFT/RETURN ITEM FEES

Return item fees for this statement period	\$0.00
Return item fees for this calendar year	\$0.00
Overdraft fees for this statement period	\$0.00
Overdraft fees for this calendar year	\$0.00

this is what we're getting together

UNWAT L
Acc't No. -00010018026

Posting Date	Transaction Description	Principal	Int Rate	Interest	Late Fees/ Others	Escrow	Insurance Due Date
--------------	-------------------------	-----------	----------	----------	-------------------	--------	--------------------

10/28/2007
11/27/2007
11/29/2007

6972.84

6972.64

? Loan Pd in Full What Loan?

he paid Sunny's loan off with our money left in his package?

Jimmy asking what loan, where did it come from?

FAX COVER SHEET

TO	Cathleen Wisser
COMPANY	
FAX NUMBER	16107563483
FROM	MICHAEL P GILES
DATE	2018-06-11 17:02:17 GMT
RE	USDA loans

COVER MESSAGE

Attached is the list of USDA loans, as I see them, based on the documents you have sent to me to date. It looks like there were five (5) original loans (\$150,000 on 11/10/04, \$200,000 8/5/05, \$40,000 on 12/21/06, \$90,000 on 10/29/08 and \$30,000 on 7/2/10) and the other eleven (11) loans were to refinance. If that is the case, then it is quite possible you did not receive any actual "cash" when some of these "refinance" loans were made. Let me know if you have any questions.

LAW OFFICE OF MICHAEL P. GILES, ESQUIRE
P.O. Box 6202
Wyomissing, PA 19610-6202
Direct Line: 610.373.1135 Fax: 610.903.4421
Email: mpglawyer@msn.com

USDA

FORGIVENESS?

Walter Aicher

refinancing

1. became 4, became 10, became (15)
2. became 5, " 8, became (13)
3. became 9, became (14)
4. became 10, became (14)
5. became 8, became (13)
6. became 11, became (16)
7. became (12)
8. became (13)
9. became (14)
10. became (15)
11. became (16)

history

these are outstanding
promissory notes

Mike
Do we just
out

	original note amt	refinanced amt	balance (12-31-15)
1.25%	12 * 23,774.94	30,000.00	+ 1100.82
3.375%	13 203,357.96	204,824.24	↓
1.25%	14 34,545.09	37,643.18	+ 1599.49
1.25%	15 121,641.61	132,512.81	
1.25%	16 80,000.37	87,148.48	*

USPA Bruce is asking for \$50,000.00
from the boys

Loans deferred until 4.18.2018

- # 12
- * 13
- + 14
- * 15

New Loan
for What

* 16 371.00 / month * 79,067.13
started 3506.41
82573.54

restatement

1	became 4, became 10, became	(15)	} <i>history</i>
2	became 5, " 8, became	(13)	
3	became 9, became	(14)	
4	became 10, became	(15)	
5	became 8, became	(13)	
6	became 11, became	(16)	

7	became	(12)
8	became	(13)
9	became	(14)
10	became	(15)
11	became	(16)

These are outstanding promissory notes

	<i>original note amt</i>	<i>restated amt</i>	<i>balance</i>
12			
13			
14			
15			
16			

Brown's notes

Which Bank

ENTERED NOV 0 8 2004

Where did he get 150, from

- 150,000⁰⁰ loan was obligated 10/25/04
- Received \$84.00 from App on 10-29-04 and filed UCC with Dept of State
- Received Faxed filed UCC from Dept of State on 11/5/04
- ~~Ordered 1st~~ Ordered 1st loan check for what of \$99,000⁰⁰ on 10/28/04 @ FLM-Brown

Ordered 2nd loan check for what of \$51,000⁰⁰ 11/4/04 but would not allow this amount.

So did another 1C for what of \$50,999.00 @ FLM-Brown

- Updated MAC with UCC info -

W/10

to "A" ? scheduled loan why were
3:00 ? why of pmm

Elu + pmm loan closing Documents

① P. note

44-01 \$150,000 @ 3.575% - 3.78% (89.6%) \$13,374⁰⁰
7.4% w/le 1.5% Amortization

② with res-servant (+ 1,115.00)

③ mrtg. R 4th conty also need
to know 2ly Free

?

What about

Citizens Bank on the look at paper
USDA change his mind so many times
44-01121, 641.61

~~C. Brillman~~
ENTERED OCT 28, 2004

Did a 1C to order a \$90,000?
@ FLM - Brown. Paper check
FU pull UN for check date
10-29-2004 pulled UN screens
for check date
- 1st installment of \$99,000?
paper check is dated
Nov 1st, 2004 -

~~C. Brillman~~
ENTERED OCT 29, 2004

Received check from "B" for
the \$84.00 filing fee to
do the UCC-1 with
the Dept of State -
check was deposited
to forms (UCC) w/ cover
ltn (par #4) were faxed
to DOS (717) 783-2244
FU for UCC to be filed
and the check for
closing

~~C. Brillman~~
10-29-04 Received \$84.00 check
to file the UCC with
the Dept of State -
faxed to DOS w/ cover
ltn.

~~400~~ FU for copy of filed UCC
11-4-04 - pulled 1 on 11/4/04

11/17/04

8th

S.V. to B. Form to stand
Declar. Bala of loan funds -
O-check up only, signed and witnessed.

C. G. Gullman
ENTERED NOV 23, 2004

F/U. - / Forward only to Lehigh County Court
Hous. Record of Deeds for filing.
- / vide more (4005) F.V. to Form
- / Original 446-04 in same.

C. G. Gullman
ENTERED NOV 23, 2004

Received \$1.00 check for the
remaining money left in the
B's account before loan
closing - typed up ltr. to
send with the check.
Requesting her to sign & date
the copy of the letter
& return it to our office -
that she received this check.

C. G. Gullman
ENTERED NOV 23, 2004

Received unfilled Mortgage
back from the Lehigh County
Recorder of Deeds Office
with attached document
requesting \$4.00 more to fill
and they would not accept
the notary seal.

44-02-0001
44-03

8/8/2005
B-B

Q.W. with. Brennan to close
file loan -
other clerk closed loan
In ESB - office
all documents signed by
appropriate person

C. Guillen
8-9-2005
8-15-05

July with the wife
This is one 717 606-7672
717-928-2376
close loan MAC 316
2883
717 928

8-10-05

He gave the loan Jared
FC to Jared @ U NCB at 717-5A-3186
and told a message about
needing the SBA info to set
up BE here in EFT-

What This about?
Jared Gave the Loan



United States
Department of
Agriculture

Farm
Production
and
Conservation

Farm
Service
Agency

1238 County Welfare Road
Suite 240
Leesport, PA 19533-9710
(610) 478-7158 Ext 2
(855) 822-1791 Fax

February 23, 2018

4-FLP, Exhibit 25.4

**60-DAY ANNUAL INSTALLMENT AND
PAYMENT DUE REMINDER LETTER**

**CATHLEEN R. WISSER
LARRY L. WISSER
8149 BAUSCH RD
NEW TRIPOLI, PA 18066**


According to Farm Service Agency (FSA) records, you have agreed to make annual installments on your loans. This is a reminder that you have loans with payments due within 60 days. If you have other loans with annual installments due on other dates, you will be notified by another letter as they come due.

The following loans have payments coming due:

1. Loan Number	2. Loan Date	3. Amount of Loan	4. Installment Due Date	5. Installment Amount	6. Payment Amount Due
44-12	4/18/2012	\$23,774.94	4/18/2018	\$2,693.00	\$2,693.00
2, 44-13 44-14	4/18/2012	\$20,3357.96	4/18/2018	\$12,288.00	\$11,558.00
44-14	4/18/2012	\$34,545.09	4/18/2018	\$3,913.00	\$3,913.00
44-15	4/18/2012	\$121,641.61	4/18/2018	\$13,777.00	\$13,777.00
44-16	4/18/2012	\$80,000.37	4/18/2018	\$8,860.00	\$4,359.00

NOTE: This reminder does not include any cost items that may have been incurred on your loans. Cost items are immediately due and payable.

Please continue to submit payments through your local FSA office. If your payment due has already been submitted through a payment or assignment, please disregard this notice. You may call 1-888-518-4983 in order to check the current status of your account. For more information or if you have any questions, please contact **USDA, Farm Service Agency at 1238 County Welfare Road, Suite 240, Leesport, PA 19533-9710 or call (610) 478-7158 ext. 2.**

7A. Authorized Agency Official Name BRUCE K. BROWN	7B. Signature 	7C. Title Farm Loan Manager
--	---	---------------------------------------

Notice to Customers Presenting Checks

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. For inquiries, please contact your local office.

Privacy Act – A privacy Act statement required by 5 U.S.C. §552a (e) (3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available from our internet site at (<http://www.fms.treas.gov/otcnet/index/html>), or call toll free at (1-866-945-7920) to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.



United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Farm
Service
Agency

1238 County Welfare Road
Suite 240
Leesport, PA 19533-9710
(610) 478-7158/Ext# 2
(610) 371-8640 Fax

CATHLEEN WISSER
LARRY WISSER
8149 BAUSCH RD
NEW TRIPOLI, PA 18066

July 31, 2013
RD Form Letter 1951-C1
Sent by Certified Mail

Notice of Intent to Collect by Administrative Offset

Dear MRS. & MR. WISSER:

The United States Department of Agriculture (USDA), Farm Service Agency (FSA) will use administrative offset to collect a debt owed by you to Farm Service Agency. This notice advises you of your rights concerning administrative offset as given by the Debt Collection Act, 31 USC 3716; the Federal Claims Collection Standards, 4 CFR 101-105; and the USDA administrative offset regulations at 7 CFR part 3, subpart B. Your delinquent debt has been referred to the United States Department of Treasury, Treasury Offset Program, as well as to your local consumer credit reporting bureau, in accordance with the requirements of the Debt Collection Improvement Act of 1996.

Farm Service Agency intends to take any future payment that you are to receive from your participation in any Federal program or contract. We intend to begin administrative offset 30 days after this notice has been delivered to you. These payments will be applied to your delinquent debt in such amount required to bring your account current.

The loans for which payment is past due are as follows:

Loan No.	Note Date	Note Amount	Interest Rate	Amount Due
44-16	04/18/2007	\$80,000.37	1.250%	\$371.00

The amount due will increase as interest accrues at the annual rate indicated above. Also, the debt and the amount required to bring the account current may increase as penalties or fees are charged to your account and subsequent installments become due. The amount to be offset will also include any payments to other entities equal to your pro rata share in the entities if FSA has a legally enforceable right under state law or otherwise to pursue entity payments.

You have the right to review Agency records, to make other arrangements for repaying your debt, and to obtain an Agency review of the basis for the Agency's decision to take administrative offsets, and to request an appeal of this notice to the National Appeals Division:

Access to Agency Records of the Debt: You may inspect and copy your Agency file regarding this debt. If you wish to review your Agency file regarding this debt, you must notify this office in writing within 20 days from the date of delivery of this notice. In response, we will notify you regarding a time and place for your review. If you desire copies of any documents, one copy will be provided at our expense.

Opportunity to Propose a Repayment Agreement: At any time within 20 days of the date of delivery of this notice, you may present a written agreement to repay the debt as an alternative to administrative offset. Your proposed repayment agreement must document your ability to pay your account current within a short period of time. In the case of a debt to the Farm Service Agency, Forms FSA 2037 and 2038 are attached for your convenience and must be submitted with your proposal. A written repayment plan for bringing the account current may



An Equal Opportunity Provider and Employer

*We only got 50 sit down at our table and write out 39,000.00
44,000.00
Is got for Court and Bruce walk out with 11,000.00
out with 11,000.00
Wissers
howd!*

03/30/2007- Farm visit w/ tatty to write out check for cows
that she bought
SBA for farm visit + SBA Draw

Where are 255, 200, 200, 30, 30, 30,
1226 Land 150, 2004 for what 150 VISA
150.00 Scott Hausman check

Bruce don't come to the farm to write out checks
on all this money Cathleen Wisser

Where's Bruce
paper work on the
40,000 milk tank
Fraud

CATHLEEN R. WISSER
LARRY L. WISSER
8149 BAUSCH RD.
NEW TRIPOLI, PA 18066-3814

551

PAY TO THE ORDER OF Norman Hill

DATE 03-31-2007

Seven thousand nine hundred and fifty \$ 7,950.00

UnionNational COMMUNITY BANK

MEMO

0313090681 10018026 0551

Bruce Took are Land preservation 122,615.00, Comm³⁰ worth
Cove Crop 2,950.00 even Rec are FFA Teachers said Bruce
isn't to ask you for money, your soper to ask him,
Goes in are checking account takes all grove ment and lets
us \$100 Fraud Bruce says he puts to the Loans
What Loans When you pay double Tripper on
200,00 Bruce says he buy a Milk tank
40, milk Tank When we bought Larry L. Bruce Fraud